



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

5256 TRN S X ST01

EXHIBIT

12

Uni-Statement

Account Number:

0794

Statement Period:

Jul 18, 2019

through

Aug 16, 2019

Page 1 of 3



000091605 01 SP 000638173075606 E

SCOTT K WILLIAMS

CANDY L WILLDEN

1898 E RICH WAY

SALT LAKE CTY UT 84121-4881



To Contact U.S. Bank

By Phone:

1-800-US BANKS

(1-800-872-2657)

U.S. Bank accepts Relay Calls

Internet:

usbank.com

SUMMARY OF YOUR U.S.BANK RELATIONSHIP

This section reflects the total balances for all accounts on this statement.

Deposit Accounts	Account Number	Balance	Page
U.S. Bank Gold Checking	0794	\$ 1,809.23	1
Total Deposit Balances		\$ 1,809.23	
Lines of Credit	Account Number	Balance	Page
Reserve Line	0794	\$ 0.00	3
Total Line of Credit Balances		\$ 0.00	

U.S. BANK GOLD CHECKING

U.S. Bank National Association

Member FDIC
Account Number 0794

Account Summary

Beginning Balance on Jul 18	\$ 2,825.53	Number of Days in Statement Period	30
Deposits / Credits	4,200.00	Average Account Balance	\$ 3,182.54
Card Withdrawals	418.07-		
Other Withdrawals	2,508.23-		
Checks Paid	2,290.00-		
Ending Balance on Aug 16, 2019	\$ 1,809.23		

Overdraft Protection

The following account(s) are linked to your checking account for Overdraft Protection. The account(s) are listed in the order that they would be used to transfer funds to your checking account if the available account balance is negative. If you wish to make changes to your Overdraft Protection account order; log in to your account at usbank.com, visit your local U.S. Bank branch or call U.S. Bank 24-Hour Banking at the number listed above.

1st Position: Reserve Line account ending in 0794

Deposits / Credits

Date	Description of Transaction	Ref Number	Amount
Jul 24	ATM Deposit	US BANK 70TH SOU SALT LAKE CT UT Serial No. 005096223447SUS4U731	\$ 4,000.00
Jul 26	PIN FRAUD		200.00
Total Deposits / Credits			\$ 4,200.00

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-1985

Date	Description of Transaction	Ref Number	Amount
Jul 25	ATM Withdrawal	US BANK KALISPEL KALISPELL MT Serial No. 001849144517SUS4U893	\$ 300.00-
Jul 26	Debit Purchase - VISA FINNEGANS 4B'S	On 072519 KALISPELL MT REF # 24210739207286088800334	35.65-
Aug 1	Debit Purchase 016705	SMITHS FO 980 E. MIDVALE UT On 080119 MAESTERM REF 016705	2.05-
Aug 5	Debit Purchase - VISA SUBWAY 00	On 080219 MIDVALE UT REF # 24164079214255024100180	15.35-



BALANCE YOUR ACCOUNT

To keep track of all your transactions, you should balance your account every month. Please examine this statement immediately. We will assume that the balance and transactions shown are correct unless you notify us of an error.

Outstanding Deposits

DATE	AMOUNT
TOTAL	\$

Outstanding Withdrawals

DATE	AMOUNT
TOTAL	\$

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$
4. Enter the total deposits recorded in the Outstanding Deposits section. \$
5. Total lines 3 and 4. \$
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$
7. Subtract line 6 from line 5. This is your balance. \$
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section. The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.





SCOTT K WILLIAMS
CANDY L WILLDEN
1898 E RICH WAY
SALT LAKE CTY UT 84121-4881

Uni-Statement

Account Number:

0794

Statement Period:

Jul 18, 2019

through

Aug 16, 2019

Page 2 of 3



U.S. BANK GOLD CHECKING

(CONTINUED)

U.S. Bank National Association

Account Number 0794

Card Withdrawals (continued)

Card Number: xxxx-xxxx-xxxx-1985

Date	Description of Transaction	Ref Number	Amount
Aug 9	Debit Purchase 575981	COSTCO WHSE #074 KALISPELL MT On 080819 ILNKILNK REF 922021575981	49.46-
Aug 12	Debit Purchase - VISA CENEX GLACIER 09	On 080919 CORAM MT REF # 24164079221685015600650	6.00-
Aug 12	Debit Purchase 371516	WHITE OAK SUPER KALISPELL MT On 081119 MAESTERM REF 371516	9.56-
Card 1985 Withdrawals Subtotal			\$ 418.07-
Total Card Withdrawals			\$ 418.07-

Other Withdrawals

Date	Description of Transaction	Ref Number	Amount
Jul 23	Electronic Withdrawal REF=192030145794410N00	To BARCLAYCARD US 2510407970CREDITCARD642234526	\$ 208.38-
Jul 23	Electronic Withdrawal REF=192040066760730N00	To CAPITAL ONE 9279744991ONLINE PMT920339910587307	226.00-
Jul 24	Electronic Withdrawal REF=192040084091210N00	To COMENITY PAY CP 1651180275WEB PYMT P19204290279857	43.00-
Jul 24	Electronic Withdrawal REF=192040108180880N00	To QuestarGas 9200807142QuestarGas9955270000	55.30-
Jul 24	Electronic Withdrawal REF=192040105086520N00	To CHASE CREDIT CRD 5760039224EPAY 4220382479	61.00-
Jul 24	Electronic Withdrawal REF=192040105086360N00	To CHASE CREDIT CRD 5760039224EPAY 4220391749	110.00-
Jul 24	Electronic Withdrawal REF=192040105086410N00	To CHASE CREDIT CRD 5760039224EPAY 4220389486	258.00-
Jul 24	Electronic Withdrawal REF=192040107151860N00	To FPB CR CARD 3411894456INTERNET WEB125289112	323.49-
Jul 25	Electronic Withdrawal REF=192050080727850N00	To WASATCH FRONT WA 1900650032DEBITS 108723833XA	51.77-
Jul 25	Electronic Withdrawal REF=192050063226480N00	To Chevron CC 9069872103CHVTX EPAY1933605561	216.00-
Jul 25	Electronic Withdrawal REF=192050104555240N00	To ATT 9864031005Payment 455743001MYW9C	236.24-
Jul 26	Electronic Withdrawal REF=192060061233670N00	To SLC PUBLIC UTILT ECHECK 9992011001	68.96-
Jul 26	Electronic Withdrawal REF=192060052333590N00	To COMCAST 0000213249CABLE 3443285	167.86-
Jul 26	Electronic Withdrawal REF=192060078348620N00	To United Underwrit Insurance 1870578114	311.81-
Jul 30	Electronic Withdrawal REF=192100140598510N00	To PROG CLASSIC INS PREM 9409348096	70.42-
Aug 5	Electronic Withdrawal REF=192170033747330N00	To Credit One Bank 912240213 Payment 0000358099371	100.00-
Total Other Withdrawals			\$ 2,508.23-

Checks Presented Conventionally

Check	Date	Ref Number	Amount	Check	Date	Ref Number	Amount
2456	Aug 5	8057465067	90.00	2457	Aug 6	8356940189	2,200.00
Conventional Checks Paid (2)							\$ 2,290.00-

Balance Summary

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Jul 23	2,391.15	Jul 25	4,736.35	Jul 30	4,281.65
Jul 24	5,540.36	Jul 26	4,352.07	Aug 1	4,279.60



SCOTT K WILLIAMS
CANDY L WILLDEN
1898 E RICH WAY
SALT LAKE CTY UT 84121-4881

Uni-Statement

Account Number:

0794

Statement Period:

Jul 18, 2019

through

Aug 16, 2019

Page 3 of 3

U.S. BANK GOLD CHECKING

U.S. Bank National Association

Balance Summary (continued)

Date	Ending Balance	Date	Ending Balance	Date	Ending Balance
Aug 5	4,074.25	Aug 9	1,824.79	Aug 12	1,809.23
Aug 6	1,874.25				

Balances only appear for days reflecting change.

(CONTINUED)

Account Number 0794

RESERVE LINE

U.S. Bank National Association

Account Number 0794

Activity Summary

Previous Balance	\$	0.00
Interest Charged		0.00
New Balance as of Aug 16, 2019	\$	0.00

Payment Information

New Balance	\$	0.00
-------------	----	------

Credit Line	\$	1,000.00
Available Credit	\$	1,000.00

2019 Totals Year to Date

Total Fees Charged in 2019	\$	0.00
Total Interest Charged in 2019	\$	59.89

Reserve Line Balance Summary

Balance Subject

Date	to Interest
Jul 18	0.00

Balances only appear for days reflecting change.

Payments received before 5:00 p.m. Central Time at our Payment Processing Center will be applied to your account effective the same business day. Payments received after the cutoff time, or on weekends or legal holidays, will be applied to your account the next business day.

After a payment has been made, we reserve the right to withhold available advances in the amount of the principal portion of the payment up to 7 business days from the date we receive the payment. Any credit available before the payment is received will continue to be available for advances during this time.